Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	Check if this is an amended filing

### **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Annie First name	First name
	your driver's license or passport).	Renee Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Stamps Last name	Last name
	with the addice.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>9624</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
		9xx - xx	<b>9</b> xx - xx

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Document Stamps Annie Renee Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names an doing business as name	Business name  Business name	I have not used any business names or EINs.  Business name  Business name  EIN  EIN
5. Where you live	3526 S Lake Park Ave	If Debtor 2 lives at a different address:
	Number Street Unit 104	Number Street
	Chicago IL 60653 City State ZIP Code	City State ZIP Code
	COOK	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Stamps Annie Renee Debtor 1 Case Number (if known)

Pa	Tell the Court About Yo	inkruptcy Case
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals  Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7  Chapter 11  Chapter 12  Chapter 13
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ No    Yes. District   None   When   Case Number   MM / DD / YYYY    District   None   When   Case Number   MM / DD / YYYYY    District   When   Case Number   MM / DD / YYYYY
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No  Yes. Debtor Relationship to you District When Case Number, if known  MM / DD / YYYY  Debtor Relationship to you District When Case Number, if known
11.	Do you rent your residence?	<ul> <li>No. Go to line 12</li> <li>Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?</li> <li>No. Go to line 12.</li> <li>Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.</li> </ul>

Debto	Case 16-0864	l3 Doc 1	Filed 03/14/16 Document Stamps	Entered 03/14/16 10:48:57 Page 4 of 60 Case Number (if known)	Desc Main
	First Name	Middle Name	Last Name		
Par	Report About Any Busin	esses You Own a	s a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	<del></del>	Go to Part 4. Name and location of business	5	
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or	- 1 -	Name of business, if any		
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	-	Number Street		
	to this petition.	-	 Dity		Zip Code
			Check the appropriate box to o		<u> </u>
		`	_	s defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))	
			☐ Commodity Broker (as de	efined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropriate balance she documents of No. I all	deadlines. If you indicate that tet, statement of operations, ca do not exist, follow the proced m not filing under Chapter 11.	ort must know whether you are a small business de you are a small business debtor, you must attach ash-flow statement, and federal income tax return ure in 11 U.S.C. § 1116(1)(B).  I am NOT a small business debtor according to the	your most recent or if any of these
			m filing under Chapter 11 and ankruptcy Code.	I am a small business debtor according to the def	nition in the
Dav	tt 4: Report if You Own or Ha		. ,	A No de la la compaña de Adours	
r al	Report if You Own or Ha	ve Any nazardou	is Property or Any Property Tha	at Needs immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	No.	hat is the hazard?		
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	lf	immediate attention is needed	I, why is it needed?	
	a.gam.apuna.	W	/here is the property?Numbe	er Street	

City

State

ZIP Code

Debtor 1

Annie Renee Document

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Case Number (if known)

Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
You must check of	one:	You must check one:
counseling ag	riefing from an approved credit gency within the 180 days before I cruptcy petition, and I received a completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
	of the certificate and the payment at you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
counseling ag	riefing from an approved credit gency within the 180 days before I cruptcy petition, but I do not have a completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
-	after you file this bankruptcy petition, a copy of the certificate and payment	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
services from unable to obta days after I ma	asked for credit counseling an approved agency, but was ain those services during the 7 ade my request, and exigent s merit a 30-day temporary waiver ment.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
requirement, a what efforts yo you were unab	O-day temporary waiver of the ttach a separate sheet explaining u made to obtain the briefing, why ole to obtain it before you filed for dwhat exigent circumstances of file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
dissatisfied with briefing before If the court is so still receive a beyond must file agency, along developed, if a may be dismis Any extension	y be dismissed if the court is h your reasons for not receiving a you filed for bankruptcy. atisfied with your reasons, you must briefing within 30 days after you file. a certificate from the approved with a copy of the payment plan you my. If you do not do so, your case sed. of the 30-day deadline is granted and is limited to a maximum of 15	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.  Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
	red to receive a briefing about ling because of:	I am not required to receive a briefing about credit counseling because of:
☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty	. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Annie Renee Document Stamps

Debtor 1

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Case Number (if known)

Pa	rt 6: Answer These Questions	i for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or inve	consumer debts? Consumer debts are deprimarily for a personal, family, or household business debts? Business debts are debts stment or through the operation of the busines we that are not consumer debts or business of	purpose." s that you incurred to obtain ass or investment.
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt p s are paid that funds will be available to distril	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct.  If I have chosen to file under Chaptor of title 11, United States Code. I ununder Chapter 7.  If no attorney represents me and I this document, I have obtained and I request relief in accordance with I understand making a false statem.	ter 7, I am aware that I may proceed, if eligible derstand the relief available under each chapted and the notice required by 11 U.S.C. § 3420 the chapter of title 11, United States Code, spenent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up 1 3571.	e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed not an attorney to help me fill out (b). ecified in this petition.
		Signature of Debtor 1  Executed on 03/02/2016	Signa	uted on

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Debtor 1	First Name	Middle Name	Last Name	•	Case Number	· /	
•							
-	attorney, if you are ited by one	proceed under Chapte each chapter for which	r 7, 11, 12, or 13 of title the person is eligible.	11, United Stat also certify tha	es Code, and have ex at I have delivered to t	the debtor(s) about eligibil eplained the relief available the debtor(s) the notice rece to no knowledge after an in	e under quired by
-	e not represented orney, you do not	the information in the s	chedules filed with the p	etition is incor	ect.		
-	ile this page.	🗶 /s/ Jonath	an Daniel Parker		Date	Date: 03/12/2016	<b>;</b>
		Signature of Atto	rney for Debtor		Date	MM / DD / YYYY	
			Daniel Parker				
		Printed name					
		Geraci La	w L.L.C.				
		Firm name					
		55 E. Mor	roe St., #3400				
		Number Stree	t				
		Chicago			IL	60603	
		City			State	ZIP Code	
			312-332-1800			<sub>dress</sub> ndil@geracila	aw com
		Contact Phone _	312-332-1600		_ Email ad	dress	

IL

State

6297378

Bar number

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Fill in this information to identify your case:						
Debtor 1	Annie	Renee	Stamps			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)			
Case Number (If known)	r		_			
(II KIIOWII)						

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 16,207
1c. Copy line 63, Total of all property on Schedule A/B	\$ 16,207
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$1,303
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u>\$12,633</u>
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,388.16
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$2,293.00

Case 16-08643 Doc 1 Filed 03/14/16 Entered 03/14/16 10:48:57 Desc Main Page 9 of 60 Document Debtor 1 Annie Renee Case Number (if known) \_ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,595.38 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$<u>1</u>,303.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

 $_{0.00}$ 

\$ 0.00

\$ 0.00

\$ 0.00

\$ 1,303.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

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Fill in this in	formation to ide	ntify your case and this filing:		0 of 60			
Debtor 1	Annie	Renee	Stamps				
Dobtor 2	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of	<u>ILLINOIS</u>				
Case Number	г		(State)			Check if this is	an
(If known)	1004	<u></u>				amended filing	J
	<u>orm 106A</u>						
	e A/B: Pr						12/15
				fits in more than one category, list the asset arried people are filing together, both are eq			
=		ct information. If more space is se number (if known). Answer e		te sheet to this form. On the top of any addit	ional		
		sidence, Building, Land, or Other		ve an Interest In			
		gal or equitable interest in any					
No.							
Yes. 2. Add the do		portion you own for all of your	entries fro Part 1, includi	ng any entries for pages			
you have a	ttached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own le	ease or have led	ual or equitable interest in any	vehicles whether they are	e registered or not? Include any vehicles			
=	_	=		secutory Contracts and Unexpired Leases.			
	s, trucks, tractor	s, sport utility vehicles, motoro	cycles				
No.	Describe						
04. Watercraf	t, aircraft, motor	homes, ATVs and other recrea					
Examples: No.	Boats, trailers, mot	ors, personal watercraft, fishing vess	sels, snowmobiles, motorcycle	accessories			
Yes.	Describe						
	-	oortion you own for all of your  2. Write that number here	entries fro Part 2, includi	ng any entries for pages			\$ 0.00
Part 3:	Describe Your Per	rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any of	the following items?			urrent value of t ortion you own?	
					D	o not deduct secure exemptions	
06. Household	d goods and furr	nishings			Oi	exemptions	
Examples:	Major appliances, f	furniture, linens, china, kitchenware					
Yes.	Describe						
		Furniture, linens, small appliances,	table & chairs, bedroom set		\$1,000	\$	1,000.00
07. Electronic						•	
		dios; audio, video, stereo, and digital including cell phones, cameras, med		rs, scanners; music			
No.	Dogoribo						
Yes.	Describe	Flat screen TV, computer, printer,	cell phone		\$1,000		
08. Collectible	es of value					\$	1,000.00
Examples:	Antiques and figuri	nes; paintings, prints, or other artwo		objects;			
No.	ii, oi baseball cald (	Someonone, outer conections, memor	aoma, concelluics				
Yes.	Describe					\$	0.00
						Ψ	

Case 16-08643 Annie

Doc 1

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Desc Main

Debtor 1

First Name

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	graphic, exercise, and other hobby equi	pment; bicycles, pool tables, golf clubs, skis; canoes		
and kayaks; carpentry too No.	ols; musical instruments			
Yes. Describe				\$0.00
10. Firearms  Examples: Pistols, rifles,	shotguns, ammunition, and related equi	ipment		
Yes. Describe				\$ 0.00
11. Clothes  Examples: Everyday cloth  No.	nes, furs, leather coats, designer wear,	shoes, accessories		
Yes. Describe	Everyday clothes, leather coat, s	shoes, accessories	\$150	\$ <u>150.0</u> 0
Examples: Everyday jewe gold, silver	elry, costume jewelry, engagement rings	s, wedding rings, heirloom jewelry, watches, gems,		
Yes. Describe	Costume jewelry		\$50	\$ <u>50.0</u> 0
13. Non-farm animals  Examples: Dogs, cats, bir  No.				
Yes. Describe				\$0.00
No.	a nousenoia items you did not ai	lready list, including any health aids you did not list		
Yes. Describe				\$0.00
	<del>-</del>	ncluding any entries for pages you have attached	>	\$2,200.00
Part 4: Describe You	r Financial Assets			
Do you own or have any le	egal or equitable interest in any o	of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash  Examples: Money you ha  No.  Yes. Describe		fe deposit box, and on hand when you file your petition		
17. Deposits of money				\$0.00
Examples: Checking, sav	rings, or other financial accounts; certificens. If you have multiple accounts with t	cates of deposit; shares in credit unions, brokerage houses, the same institution, list each.		
Yes. Describe	Account Type: Checking Account Savings Account	Institution name:  Credit Union 1  Credit Union 1		\$ <u>2.00</u> \$ <u>5.00</u>
18. Bonds, mutual funds,	or publicly traded stocks			\$7.00
	evestment accounts with brokerage firm	is, money market accounts		
Yes. Describe	Institution or issuer name:			\$ 0.00
19. Non-publicly traded st	ock and interests in incorporated	d and unincorporated businesses, including an interest in		<u> </u>
Yes. Describe				

Debtor 1

Annie

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Desc Main

First Name

Document Last Name

20.	Negotiable	instruments includ	e bornos and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. re those you cannot transfer to someone by signing or delivering them.	
	Yes.	Describe	Issuer name:	\$ 0.00
21.		or pension acconterests in IRA, E	counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	\$
	Yes.	Describe	Type of account and Institution name: 401(k) or similar plan  T. Rowe Price	\$ <u>14,000.00</u> \$ <u>14,000.00</u>
22.	Your share		payments sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	¥
23.	Yes.	Describe  A contract for a	Institution name or individual:  a periodic payment of money to you, either for life or for a number of years)	\$0.00
	No. Yes.	Describe	Issuer name and description:	\$ <u> </u>
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	
25.	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):  interests in property (other than anything listed in line 1), and rights or powers	\$0.00
	No. Yes.	Describe		\$0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements	
27.	Yes.	Describe	other general intangibles	\$0.00
	No.  Yes.	Building permits, e  Describe	xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	1
				\$0.00
Mor	ney or propo	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	Yes.	Describe		\$0.00
29.	Examples: I	-	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$0.00
30.	Examples: I		bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	No. Yes.	Describe		\$ <u>0.0</u> 0

Annie Debtor 1

Case 16-08643 Doc 1

Filed 03/14/16 Entered 03/14/16 10:48:57

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Desc Main

First Name 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... Term life insurance - employer provided 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$14,007.00 for Part 4. Write that number here ---> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Describe..... Yes. 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Describe..... Yes. 0.00 43. Customer lists, mailing lists, or other compilations Nο Describe..... Yes. 0.00

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44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ..... Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... -->

Annie Debtor 1

Case 16-08643

Doc 1

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Desc Main

First Name

Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 2,200.00	
58. Part 4: Total financial assets, line 36	\$ 14,007.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 16,207.00	\$ 16,207.00
63. <b>Toal of all property on Schedule A/B.</b> Add line 55 + line 62		\$16,207.00

Official Form 106A/B Schedule A/B: Property Page 6 of 6 Record # 701119

Fill in this in	nformation to identi	fy your case:	
Debtor 1	Annie	Renee	Stamps
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of exc	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, cell phone	\$ 1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, leather coat, shoes, accessories	\$_ 150	<b></b>	735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Costume jewelry	\$_50	<u></u>	735 ILCS 5/12-1001(a),(e) - \$50.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	: Record # 701119	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Page 17 of 60 Number (if known) Document Debtor 1 Annie Renee Last Name

Middle Name

	Part 2: Addit	ional Page					
		on of the property and li hat lists this property	ne on	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow	exemption
				Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Savings Account, Credit 5.00	Union 1,	\$_5	<b></b> \$	735 ILCS 5/12-1001(b) - \$5	.00
	Line from Schedule A/B:	<u>17</u>			100% of fair market value, up to any applicable statutory limit		
	Brief description:	401(k) or similar plan, T. Price, 14,000.00	Rowe	\$_ 14,000	<b></b> \$	735 ILCS 5/12-1006 - \$0.00	)
	Line from Schedule A/B:	21			100% of fair market value, up to any applicable statutory limit		
2	Are you eleimin	g a homestead exemp	tion of more th	on \$455 6752			
<b>J</b> .	(Subject to adjust No.	stment on 4/01/16 and 6	every 3 years a	ifter that for cases filed o	n or after the date of adjustment .) lays before you filed this case?		
	□ No						
	☐ Yes.						
	Official Form 1060	Record #	701119	Sahadula Ci T	he Property You Claim as Exempt		Page 2 of 2

Fill in this	Caco 16 information to ident		Filod 02/14/16		03/14/16 1 f 60	.0:48:57	Desc Main	
Debtor 1	Annie	Renee	Stamps					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name					
United Stat	tes Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)					
Case Num (If known)	ber						Check if this	
Official	Form 106D							
Schedul	e D: Credito	rs Who Have Clain	ns Secured by I	Property				12/15
information. additional pa	If more space is nee ges, write your name reditors have claims	cossible. If two married peopleded, copy the Additional Page and case number (if known) secured by your property?	e, fill it out, number the e	entries, and attacl	h it to this form.	On the top of an	у	
	Fill in all of the inform		,	J				
Part 1:	List All Secured Cla	ims						
			and deleter Petales are Pt		Со	lumn A	Column A	Column C
for each	claim. If more than	creditor has more than one sec one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditors	s in Part 2.	Do	nount of claim not deduct the ue of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill in this i	Caso 16		1 Filed 02/14/16	Entered 03/14 9 of 60	1/16 10:48:57	Desc Main	ı
		_	_	3 01 00			
Debtor 1	Annie	Renee	Stamps				
Debtor 2	First Name	Middle Name	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name	-			
United States	s Bankruntev Court for	the: NORTHERN D	District of JULINOIS				
		. <u> </u>	(State)			□Check i	f this is an
Case Numbe (If known)	er					amende	
Official F	orm 106E/	F					· ·
			e Unsecured Claims				12/15
WB: Property reditors with eeded, copy to po of any add	(Official Form 106A partially secured cithe Part you need, itional pages, write	NB) and on Schedule laims that are listed ir	ns	expired Leases (Official I ve Claims Secured by Pr	Form 106G). Do not incl coperty. If more space is	ude any S	
Yes.	o to Fait 2.						
nonpriority unsecured	amounts. As much	as possible, list the cl Continuation Page of F	a claim has both priority and nonpo- aims in alphabetical order accord Part 1. If more than one creditor ho structions for this form in the instr	ing to the creditor's name. olds a particular claim, list	If you have more than t	wo priority	Nonpriority amount
2.1 IRS Pr	iority Debt		Last 4 digits of account number	·	<b>\$</b> _1,303.00	\$ 1,303.00	\$_0.00
Creditor's PO Bo			When was the debt incurred?	2015			
Debtor Debtor At leas Check comm Is the cla No Yes Part 2:	s the debt? Check or 1 only 2 only 1 and Debtor 2 only st one of the debtors ar if this claim relates nunity debt im subject to offest?  List All of Your NON editors have nonpri	nd another to a  PRIORITY Unsecured iority unsecured clain	ns against you?	aim: ou owe the government ury while you were			
No. Yes.	ou have nothing to r	report in this part. Sub	mit this form to the court with you	r other schedules.			
nonpriority included in	unsecured claim, li	ist the creditor separaten one creditor holds a	e alphabetical order of the credit ely for each claim. For each claim particular claim, list the other crec	listed, identify what type	of claim it is. Do not list o	claims already	Total alaim

**Record #** 701119

Debtor 1	Annie	Renee	Dacument	Page 20 of 60 Case Number (if known)	
	First Name	Middle Name	Last Name		
4.1	1ST FINL Invstmnt FUND		Last 4 digits of account number	r <u>2874</u>	\$ <u>50.00</u>
	Creditor's Name		When was the debt incurred?	2012-2013	
	3091 Governors Lake Dr	<del></del>	when was the debt incurred?		
	Number Street				
			As of the date you file, the claim	m is: Check all that apply.	
	Peachtree Corners	GA 30071	Contingent		
	City	GA 30071 State Zip Code	Unliquidated		
w	/ho owes the debt? Check one		Disputed		
	Debtor 1 only				
[	Debtor 2 only		Type of NONPRIORITY unsecur	red claim:	
[	Debtor 1 and Debtor 2 only		Student loans		
[	At least one of the debtors and	d another	Obligations arising out of a sepa	paration agreement or divorce	
l Ē	Check if this claim relates	to a	that you did not report as priorit	ty claims	
-	community debt		Debts to pension or profit-sharing	ing plans, and other similar debts	
Is	the claim subject to offest?				
	No		Other. Specify Medical Del	<u>bt</u>	
	Yes 1ST FINL Invstmnt FUND		Land A. Marka and a comment according	r 2126	<b>\$</b> 261.00
4.2	Creditor's Name		Last 4 digits of account number	r	\$ 201.00
	3091 Governors Lake Dr		When was the debt incurred?	2012-2013	
	Number Street				
			As of the data you file the elaim	mia. Charle all that apply	
			As of the date you file, the claim  Contingent	п із. Спеск ан шат арріу.	
	Peachtree Corners	GA 30071	Unliquidated		
l	City	State Zip Code	Disputed		
\ <u>\</u>	/ho owes the debt? Check one ■	е.	Disputed		
	Debtor 1 only				
	Debtor 2 only		Type of NONPRIORITY unsecur	red claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and		Obligations arising out of a sepa	-	
L	Check if this claim relates to community debt	to a	that you did not report as priorit		
ls	the claim subject to offest?		Debts to pension or profit-sharif	ing plans, and other similar debts	
	No		Other. Specify Medical Del	ebt	
	Yes		Other. Specify	<del></del>	
4.3	Americas Financial Choice	·	Last 4 digits of account number	r	\$ <u>1,000.00</u>
	Creditor's Name				
	10302 S. Halsted		When was the debt incurred?		
	Number Street				
			As of the date you file, the claim	n is: Check all that apply.	
	01:		Contingent		
	Chicago	IL 60628	Unliquidated		
l v	City /ho owes the debt? Check one	State Zip Code e.	Disputed		
	Debtor 1 only		_		
1 7	Debtor 2 only		Type of NONPRIORITY unsecur	red claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and	d another	Obligations arising out of a sepa	paration agreement or divorce	
	Check if this claim relates		that you did not report as priorit	-	
-	community debt		Debts to pension or profit-sharing	ing plans, and other similar debts	
ls	the claim subject to offest?				
	No		Other. Specify PayDay Loa	an	
	Yes		<u> </u>		

Official Form 106E/F

Case 16-08643 Doc 1 Filed 03/14/16 Entered 03/14/16 10:48:57 Desc Main Page 21 of 60 Case Number (if known) **Document** Renee Annie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Armor Systems CO \$ 337.00 Last 4 digits of account number \_ Creditor's Name 2012-2013 1700 Kiefer Dr Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60099 Zion Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes ATG Credit 1946 **\$** 150.00 Last 4 digits of account number 4.5 Creditor's Name 2015-2015 1700 W Cortland St Ste 2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60622 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Iyes ATG Credit 3694 \$ 150.00 4.6 Last 4 digits of account number Creditor's Name 2015-2015 1700 W Cortland St Ste 2 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60622 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Official Form 106E/F

Obligations arising out of a separation agreement or divorce

Medical Debt

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify \_\_

Case 16-08643 Doc 1 Filed 03/14/16 Entered 03/14/16 10:48:57 Desc Main Page 22 of 60 Case Number (if known) **Document** Renee Annie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N \$ 434.00 Last 4 digits of account number \_ Creditor's Name 2010-2014 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Choice Recovery **\$** 188.00 Last 4 digits of account number 4.8 Creditor's Name 2010-2010 1550 Old Henderson Rd St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 43220 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Client RCN Telecom Services L 1997 \$ 137.00 4.9 Last 4 digits of account number Creditor's Name 2015-2015 20600 Chagrin Blvd Ste 5 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Shaker Heights OH 44122 Unliquidated

Case 16-08643 Doc 1 Filed 03/14/16 Entered 03/14/16 10:48:57 Desc Main Page 23 of 60 Case Number (if known) **Document** Renee Annie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Cmre. 877-572-7555 \$ 50.00 Last 4 digits of account number \_ Creditor's Name 2013-2013 3075 E Imperial Hwy Ste When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent CA 92821 Brea Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Cmre. 877-572-7555 4282 **\$** 171.00 Last 4 digits of account number 4.11 Creditor's Name 2013-2013 3075 E Imperial Hwy Ste When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 92821 Brea CA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical Debt Yes Comcast 8749 \$ 142.00 Last 4 digits of account number 4.12 Creditor's Name 2015-2015 800 Sw 39Th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Renton WA 98057 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify \_\_\_Collecting for Creditor

Student loans

Case 16-08643 Doc 1 Filed 03/14/16 Entered 03/14/16 10:48:57 Desc Main Page 24 of 60 Case Number (if known) **Document** Renee Annie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** COMENITY BANK/Ashstwrt \$ 1,007.00 Last 4 digits of account number \_ Creditor's Name 2009-2015 Po Box 182789 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 43218 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes COMENITY BANK/Avenue NULL \$ 506.00 Last 4 digits of account number 2011-2015 Po Box 182789 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent OH 43218 Columbus Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_ Credit Card or Credit Use Yes Credit ONE BANK N.A 1315 \$ 672.00 Last 4 digits of account number Creditor's Name 2014-2015 2365 Northside Dr Ste 30 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego 92108

Case 16-08643 Doc 1 Filed 03/14/16 Entered 03/14/16 10:48:57 Desc Main Page 25 of 60 Case Number (if known) **Document** Renee Annie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Credit ONE BANK NA \$ 0.00 Last 4 digits of account number \_ Creditor's Name 2013-2014 Po Box 98875 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NV 89193 Las Vegas Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Harvard Collection \$ 315.00 Last 4 digits of account number 4.17 Creditor's Name 2012-2012 4839 N Elston Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60630 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Is the claim subject to offest? No Other. Specify Medical Debt Yes Illinois Collection SE 8081 \$ 107.00 Last 4 digits of account number 4.18 Creditor's Name 2011-2011 8231 185Th St Ste 100 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Tinley Park 60487 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Medical Debt Other. Specify \_\_

Case 16-08643 Doc 1 Filed 03/14/16 Entered 03/14/16 10:48:57 Desc Main Page 26 of 60 Case Number (if known) Document Renee Annie Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** MCM Credit Mangement \$ 672.00 Last 4 digits of account number Creditor's Name PO Box 939019 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent San Diego CA 92193-9019 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes U.S. BANK National Association \$ 986.00 Last 4 digits of account number 4.20 2015-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Norfolk 23502 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Unknown Credit Extension Yes **UIC Physician Group** \$ 520.00 4.21 Last 4 digits of account number Creditor's Name 135 S. LaSalle St., Box 3293 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago 60674 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Medical/Dental Services

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Student loans

Debtor 2 only

No

Debtor 1 and Debtor 2 only

community debt
Is the claim subject to offest?

At least one of the debtors and another

Check if this claim relates to a

ebtor 1 Annie Renee	Page 27 of 60	
First Name Middle Name	Last Name	
Part 2: Your NONPRIORITY Unsecured Claims	- Continuation Page	
fter listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.22 University of IL Hospital	Last 4 digits of account number	\$ <u>3,600.00</u>
Creditor's Name		
Box 12199	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60612	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical/Dental Service	
Yes		
4.23 US Cellular	Last 4 digits of account number 5883	<b>\$</b> 1,178.00
Creditor's Name	When was the debt incurred? 2013-2013	
Po Box 3097	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Bloomington IL 61702	Unliquidated	
City State Zip Code  Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	

that you did not report as priority claims

Other. Specify Collecting for Creditor

Debts to pension or profit-sharing plans, and other similar debts

Check if this claim relates to a

community debt Is the claim subject to offest?

No

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Annie Debtor 1

Renee

Add the Amounts for Each Type of Unsecured Claim

**Document** 

Page 28 of 60 Case Number (if known)

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$1,303.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$1,303.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims  6h. Debts to pension or profit-sharing plans, and other	6g.	\$

Fil	l in this in	Caso 16 formation to ider		Filod 02/14/16	Entered 03/14/16 10:48:57 9 of 60	Desc Main
De	ebtor 1	Annie	Renee	Stamps		
		First Name	Middle Name	Last Name		
	ebtor 2	First Name	Middle Name	Last Name		
		Rankruptov Court fo	or the : <u>NORTHERN</u> District of			
			i tile . <u>NORTHERN</u> District of	(State)		Check if this is an
	ase Number fknown)					amended filing
Offi	icial Fo	orm 106G				
Sch	edule	G: Execut	ory Contracts and	l Unexpired Lea	ses	12/19
nformadditi  1. D	nation. If nonal pages to you hav No. Ch Yes. Fill	nore space is needs, write your name e any executory eck this box and so in all of the informely each person	eded, copy the additional page and case number (if known contracts or unexpired leases submit this form to the court with mation below even if the contract or company with whom you have and case and case are submitted.	e, fill it out, number the ent). s? th your other schedules. You acts or leases are listed in mave the contract or lease.	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of an ou have nothing else to report on this form.  Schedule A/B: Property (Official Form 106A/B)  Then state what each contract or lease is for (form).	or
uı	nexpired le	ases.	cell phone). See the instruction		ruction booklet for more examples of executory co State what the contract or lease	
2.1						
2.1	Name					
	N	Charact.			-	
	Number	Street				
	City		State Z	ip Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Z	ip Code	-	
2.3						
	Name				•	
	Number	Street			-	
	City		State Z	ip Code	-	
	,					
2.4						
	Name					
	Number	Street				
	City		State Z	ip Code	-	
2.5						
	Name				•	
	Number	Street			-	

State Zip Code

City

Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Annie	Renee	Stamps
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			

12/15

# Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (it known). Answer every question.								
1. [	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)							
ı	No.							
[	Yes							
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
[	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?							
	F	No Yes Inwhich comi	munity state or territory did you live?	Fill in th	e name and current address of that nerson			
	_	1 100	numy state of territory and you into:		is name and surrounded on that person.			
		Name of your spouse, for	mer spouse or legal equivalent	<del></del>				
		Number Street						
		City	State	Zip Code				
shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.  **Column 1: Your codebtor**  **Column 2: The creditor to whom you owe the debt Check all schedules that apply:								
3.1	]				Schedule D, line			
	Name	3			Schedule E/F, line			
	Numi	ber Street			Schedule G, line			
	City		State	Zip Code				
3.2					Schedule D, line			
	Name				Schedule E/F, line			
	Numi	ber Street			Schedule G, line			
	City		State	Zip Code				
3.3					Schedule D, line			
	Name	)			Schedule E/F, line			
	Numi	ber Street		_	Schedule G, line			
	City		State	Zip Code				

Official Form 106H Record # 701119 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	formation to ident	ify your case:	
Debtor 1	Annie	Renee	Stamps
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS_
Case Number			_
(If known)			

# Schedule I: Your Income

Official Form 106I

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment							
1.	I. Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Mail Specialist					
	Occupation may Include student or homemaker, if it applies.	Employers name	Reed Smith					
		Employers address	20 Stanwix St., #1	200				
			Pittsburgh, PA 152	222	,			
		U	44					
		now long employed there?	11 years					
Pa	Part 2: Give Details About Monthly Income							
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
				For Debtor 1	For Debtor 2 or non-filing spouse			
List monthly gross wages, salary and commissions (before all payre deductions). If not paid monthly, calculate what the monthly wage would be a selected to the commissions.			•	\$4,137.58	\$0.00			
3. Estimate and list monthly overtime pay.				\$0.00	\$0.00			
4. Calculate gross income. Add line 2 + line 3.				\$4,137.58	\$0.00			
2.	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space that the spouse have lines below. If you need more space have lines below. If you need more space that the spouse have lines below. If you need more space have lines hav	How long employed there?  y Income  ne date you file this form. If you have more than one employer, combined, attach a separate sheet to this file, attach a separate sheet to this file, and commissions (before all parallculate what the monthly wage we me pay.	Pittsburgh, PA 152  11 years  ave nothing to report for a form.	r any line, write \$0 in the span of the sp	For Debtor 2 or non-filing spouse \$0.00			

 Official Form 106I
 Record # 701119
 Schedule I: Your Income
 Page 1 of 2

Page 32 of 60
Case Number (if known) Document Renee Annie Debtor 1 First Name Middle Name Last Name

				For Debtor 1		or Debtor 2 or on-filing spouse	
	Copy	r line 4 here	4.	\$4,137.58		\$0.00	
5. <b>Li</b> s	st all	payroll deductions:					
		ax, Medicare, and Social Security deductions	5a. 	\$416.24		\$0.00	
	5b. <b>N</b>	landatory contributions for retirement plans	5b. 	\$0.00		\$0.00	
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$305.02		\$0.00	
	5e. lı	nsurance	5e. _	\$923.48	_	\$0.00	
		Omestic support obligations	5f. —	\$0.00		\$0.00	
	5g. <b>L</b>	Inion dues	5g. 	\$0.00		\$0.00	
		Other deductions. Specify: Life Insurance(D1), RTA(D1),	5h. —	\$104.68	_	\$0.00	
		<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$1,749.42	_	\$0.00	
7. <b>Ca</b>	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,388.16		\$0.00	
8. Lis	t all	other income regularly received:				_	
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
	0.4	settlement, and property settlement.	0.1				
	8d.	Unemployment compensation	8d. —	\$0.00	_	\$0.00	
	8e.	Social Security	8e. —	\$0.00	_	\$0.00	
	8f.	Other government assistance that you regularly receive	8f. —	\$0.00	_	\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	_	\$0.00	
		all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	_	\$0.00	
			-	Ψ0.00	_	Ψ0.00	
		ulate monthly income. Add line 7 + line 9.	10.	\$2,388.16	$\cdot$ $\sqcap$	\$0.00	\$2,388.16
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	, , ,	_	¥3133	<b>V</b> 2,000.110
11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> .  Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> .							
	Spec	шу				1	11. \$0.00
	2. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.  Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies  \$2,388.16						
13.	Do y	ou expect an increase or decrease within the year after you file this form No.	?				
		es. Explain:					

Fill in this	information to identify yo	our case:				
Debtor 1	Annie	Renee	Stamps	Check if this is:		
D.H. O	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	. <u>–</u>	ent snowing post of the following d	-petition chapter 13 ate:
United State	es Bankruptcy Court for the : _	NORTHERN DISTRICT C	F ILLINOIS_			
Case Numb	er			MM / DD / `	YYYY	
					-	2 because Debtor 2
Official F	<u>-orm 106J</u>			☐ maintains a	a separate house	hold.
Schedu	le J: Your Ex	penses				12/14
-	needed, attach another		= =	n are equally responsible for supplyi ages, write your name and case num	_	
Part 1:	Describe Your Household					
_ =	Go to line 2.  Does Debtor 2 live in a solution.	separate household? st file a separate Schedul	e J.			
_	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not Debtor	list Debtor 1 and 2.		this information for dent	Daughter	19	No
Do not names.	state the dependents'					X Yes
name.				Son	17	No X Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
expens	r expenses include es of people other than	X No				
yourse	If and your dependents?					
Part 2:	Estimate Your Ongoing M					
expenses as the applicabl	of a date after the bankrue date.	uptcy is filed. If this is a	supplemental Schedule J	m as a supplement in a Chapter 13 of the form	-	
		=	nce if you know the value Income (Official Form 106		Y	our expenses
4. The re	ntal or home ownership e	expenses for your resid	ence. Include first mortgag	ge payments and		
	nt for the ground or lot.				4.	\$948.00
	ncluded in line 4:					**
	teal estate taxes	manufacile to come			4a.	\$0.00
	roperty, homeowner's, or lome maintenance, repair.				4b. 4c.	\$0.00 \$0.00
	lome maintenance, repair				4d.	\$0.00

Schedule J: Your Expenses

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Last Name

Case Number (if known) \_\_

Annie Renee Middle Name

Debtor 1

First Name

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$75.00 Electricity, heat, natural gas 6a. 6a. \$0.00 6h Water, sewer, garbage collection \$210.00 6c. Telephone, cell phone, internet, satellite, and cable service 6c. \$ 0.00 Other. Specify:\_ 6d. 7. \$500.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$115.00 9. Clothing, laundry, and dry cleaning 10. \$75.00 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. \$160.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$105.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19 \$0.00 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property \$ 0.00 \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 106J Record # 701119 Schedule J: Your Expenses Page 2 of 3 Case 16-08643 Doc 1 Filed 03/14/16 Entered 03/14/16 10:48:57 Desc Main Document Page 35 of 60

Annie Renee Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$2,293.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,388.16 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,293.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$95.16 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Yes. Explain Here:

Official Form 106J Record # 701119 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Fill in this information to identify your case:				
Debtor 1	Annie	Renee	Stamps		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
Case Number		r the : <u>NORTHERN</u> District of	_ILLINOIS_ (State)		
(If known)					

## Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	ne summary and schedules filed with this declaration and that they are true and
/s/ Annie Renee Stamps Signature of Debtor 1	Signature of Debtor 2
02/02/2040	
Date 03/02/2016 MM / DD / YYYY	Date MM / DD / YYYY

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Fill in this in	formation to ide	entify your case:	
Debtor 1	Annie	Renee	Stamps
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number (If known)	r		_

### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (	number (If known). Answer every question.						
Part 1: Give Details About Your Marital Status and Where You Lived Before							
01. <b>Wh</b> a	01. What is your current marital status?						
_							
_	Not married						
02 Dur	ing the last 3 years, have you lived anywhere oth	ner than where you live no	w?				
		•					
	Yes. List all of the places you lived in the last 3 year	ars. Do not include where y	ou live now.				
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
		nved there	Same as Debtor 1	Same as Debtor 1			
	1638 N Linder Ave	FROM 01/2012To					
	Chicago IL 60639-4202	11/2014					
03 <b>W</b> itt	nin the last 8 years, did you ever live with a spou	uso or logal oquivalent in a	community property state or territory?	(Community			
pro	perty states and territories include Arizona, Calif			· -			
_	Wisconsin.)						
<b>■</b> !	No. Yes. Make sure you fill out Schedule H: Your Code	ebtors (Official Form 106H)					
	res. Make sare you iii out correctie 11. Tour code	obiora (Omolar i omi 10011).					
Part 2	Explain the Sources of Your Income						

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Debtor 1 Annie Renee Stamps Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$6,855 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$40,707 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$40,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Annie Renee Stamps Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments America's Financial Choice (see Last paid \$500 \$1,000 Mortgage Car Schedule F) january 2016 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No.  $\hfill \square$  Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Annie Renee Stamps Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? П No. Yes. Fill in the details for each gift. Describe the property you lost and how Describe any insurance coverage for the loss Date of your Value of property the loss occurred Include the amount that insurance has paid. List loss lost None \$1,500 gambling Past 12 months \$1,500 Part 7: List Certain Payments or Transfers 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details

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tor 1 Annie Renee Stamps Case Number (if known) \_\_\_\_\_\_

	F	Party Contact Info	Description and value of	any property transferred		Date payme or transfer	ent A	mount of payment
		Geraci Law L.L.C.					Р	ayment/Value:
		55 E. Monroe Street #3400					\$	2,095.00: \$375.00
		Chicago,IL 60603					-	aid prior to filing, alance to be paid
							a	fter case filing.
	ı	Party Contact Info	Description and value of	any property transferred	l	Date payme or transfer	ent A	mount of payment
		Hananwill Credit Counseling	Credit Counseling Services	i		2016	_\$:	25.00
		115 N. Cross St.						
		Robinson, IL 62454						
7	pro	nin 1 year before you filed for bankruptcy, mised to help you deal with your creditors not include any payment or transfer that yo	or to make payments to your cre		sfer any pro	perty to anyo	ne who	
		No.						
		Yes. Fill in the details.						
8	tran Incl	nin 2 years before you filed for bankruptcy sferred in the ordinary course of your bus ude both outright transfers and transfers r	iness or financial affairs? nade as security (such as the gra	nting of a security intere	-		-	у).
	Do i	not include gifts and transfers that you hav	ve already listed on this statemen	t.				
	_	No.						
	П,	Yes. Fill in the details for each gift.						
9		hin 10 years before you filed for bankrupto eficiary? (These are often called asset-pro		o a self-settled trust or s	similar devid	ce of which yo	ou are a	1
		No.						
		Yes. Fill in the details for each gift.						
P	art 8:	List Certain Financial Accounts, Instrum	nents, Safe Deposit Boxes, and Stor	age Units				
20	solo Incl	hin 1 year before you filed for bankruptcy, d, moved, or transferred? ude checking, savings, money market, or uses, pension funds, cooperatives, associa	other financial accounts; certifica	tes of deposit; shares ir				
		, , , ,	nione, and other illiancial institut	iona.				
	=	No.						
	Ц	Yes. Fill in the details.	ast 4 digits of account number	Type of account or	Date accou	nt was	Last bala	ince before
			•	instrument	closed, solo	d, moved,		or transfer
					or transferr	eu		
21	_	you now have, or did you have within 1 yea h, or other valuables?	ar before you filed for bankruptcy	, any safe deposit box o	r other depo	ository for se	curities	,
		No.						
		Yes. Fill in the details.						
		V	Who else had access to it?	Describe the conte	nts		Do you s	till
							have it?	

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Debto	or 1	Allille	Reflee	Starrips	Case Number (If known)	
		First Name	Middle Name	Last Name		
22	Hav	e you stored pro	perty in a storage unit o	r place other than your home within 1 y	ear before you filed for bankruptcy?	
		No.				
	=	Yes. Fill in the det	taile			
	Ш	res. i ili ili tile det	talis.	Who else has or had access to it?	Describe the contents	Do you still
				WITO else has of had access to it?	Describe the contents	have it?
		Identify Prop	erty You Hold or Control t	iar Samaana Elsa		
L	art 9	identity Frop	erty Tou Hold of Control I	or contente Lise		
23		you hold or contr someone.	ol any property that son	neone else owns? Include any property	you borrowed from, are storing for, or ho	d in trust
		No.				
	П	Yes. Fill in the det	tails.			
				Where is the property?	Describe the property	Value
Pa	art 10	Give Details	About Environmental Info	rmation		
For	the	purpose of Part 1	0, the following definition	ons apply:		
	haza	ardous or toxic su	ıbstances, wastes, or m	or local statute or regulation concerning aterial into the air, land, soil, surface wa the cleanup of these substances, waste	ater, groundwater, or other medium,	
		-	ion, facility, or property erate, or utilize it, includi	-	v, whether you now own, operate, or utilize	<b>;</b>
				onmental law defines as a hazardous w ntaminant, or similar term.	aste, hazardous substance, toxic	
Rep	oort a	all notices, releas	es, and proceedings that	at you know about, regardless of when	they occurred.	
24	Has	any government	tal unit notified you that	you may be liable or potentially liable u	nder or in violation of an environmental la	w?
		No.				
	=	Yes. Fill in the det	tails			
	ч		lano.	Governmental unit	Environmental law, if you know it	Date of notice
					, , , , , , , , , , , , , , , , , , ,	
25	Hav	e you notified an	y governmental unit of a	any release of hazardous material?		
		No.				
	=	Yes. Fill in the det	tails			
	ш	res. I ill ill the det	tans.	Governmental unit	Environmental law, if you know it	Date of notice
				Coroninantal ann	Environmental law, if you know it	Date of floride
26	Hav	e you been a par	ty in any judicial or adm	inistrative proceeding under any enviro	onmental law? Include settlements and ord	lers.
		No.				
	=	Yes. Fill in the det	taile			
	ч	res. I ill ill the det	tans.	Court or agency	Nature of the case	Status of the case
						Cialab or the case
	art 11	Give Details	About Your Business or C	onnections to Any Business		
		•		•		
27	With	hin 4 years before	e you filed for bankrupto	cy, did you own a business or have any	of the following connections to any busin	ess?
		A sole proprie	etor or self-employed in	a trade, profession, or other activity, ei	ther full-time or part-time	
		A member of	a limited liability compa	ny (LLC) or limited liability partnership	(LLP)	
		A partner in a	partnership			
		An officer, dir	ector, or managing exec	cutive of a corporation		
				or equity securities of a corporation		
				2. 242.0, 222220 0. 0 00.00.000		
		No. None of the a	bove applies. Go to Part	t 12.		
	$\Box$	Yes. Check all tha	at apply above and fill in t	the details below for each business.		
	_					

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Debtor 1	Annie	Renee	Stamps	Case Number (if known)	known)	
	First Name	Middle Name	Last Name	· / -		
	thin 2 years before yestitutions, creditors, c		you give a financial statement t	o anyone about your business? Include all financial		
	No.					
	Yes. Fill in the detail	S.				
		Date is:	sued			
Part 12	2. Sign Below					
	.S.C. §§ 152, 1341, 19	ŕ	<b>.</b>			
×	/s/ Annie Renee S Signature of Debtor		Signature of I	Debtor 2		
	Date 03/02/2016		Data			
	MM / DD / `	YYYY	Date	DD / YYYY		
Did	you attach additional	pages to Your Statement of	of Financial Affairs for Individua	ls Filing for Bankruptcy (Official Form 107)?		
	No					
	Yes					
Did y	you pay or agree to p	pay someone who is not an	attorney to help you fill out ban	kruptcy forms?		
	No					
	Yes. Name of persor	1		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 1:	19).	

	information to identif	fy your case:	Filod 02/14/16 Ento	red 03/14/16 10:48:5 4 of 60	7 Desc Main	
Debtor 1	Annie	Renee	Stamps			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
	es Bankruptcy Court for tl _ District of <u>_ILLINOIS</u>	he : <u>NORTHERN DISTRICT OF</u>	ILLINOIS EASTERN			
			(State)		Check if this is an amended filing	
Stateme		ion for Individua	Is Filing Under Cha	pter 7		12/ <i>′</i>
creditors ha	ave claims secured b	y your property, or				
=		rty and the lease has not exp				
				the date set for the meeting of cr the creditors and lessors you list.	editors,	
WillClievel 13 6	samer, umess me co	uit exterius the time for caus	e. Tou must also send copies to	ille creditors and lessors you list.		
f two married	people are filing tog	ether in a joint case, both are	equally responsible for supplying	ng correct information.		
	people are filing tog must sign and date t	-	equally responsible for supplying	ng correct information.		
Both debtors	must sign and date t	he form.		ng correct information. is form. On the top of any additior	nal pages,	
Both debtors Be as comple	must sign and date t	he form. ossible. If more space is need			nal pages,	
Both debtors Be as comple	must sign and date to te and accurate as po me and case number	he form. ossible. If more space is need			nal pages,	
Both debtors Be as comple write your nar Part 1:	must sign and date to te and accurate as po ne and case number List Your Creditors W editors that you liste	he form.  Dessible. If more space is need  (if known).  Tho Have Secured Claims	led, attach a separate sheet to th			
Both debtors Be as complet write your nar Part 1:  1. For any cr informatio	must sign and date to te and accurate as po ne and case number List Your Creditors W editors that you liste on below.	he form.  Dessible. If more space is need  (if known).  Tho Have Secured Claims	led, attach a separate sheet to thi	is form. On the top of any addition		
Both debtors Be as complet write your nar Part 1:  1. For any cr informatio	must sign and date to te and accurate as po ne and case number List Your Creditors W editors that you liste in below. e creditor and the pro	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	led, attach a separate sheet to thi editors Who Have Claims Secure What do you intend to	is form. On the top of any addition  and by Property (Official Form 106D)  odo with the property that	), fill in the Did you claim the property	
Both debtors Be as complet write your nar Part 1:  1. For any cr informatio	must sign and date to te and accurate as po ne and case number List Your Creditors W editors that you liste in below. e creditor and the pro	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	editors Who Have Claims Secure  What do you intend to secures a debt?	is form. On the top of any addition  and by Property (Official Form 106D)  odo with the property that	o), fill in the  Did you claim the property as exempt on Schedule C?	
Both debtors Be as complete write your nare Port 1:  1. For any creinformation identify the Creditor's name:	must sign and date to te and accurate as po me and case number  List Your Creditors W editors that you liste on below. e creditor and the pro S	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	editors Who Have Claims Secure  What do you intend to secures a debt?  Surrender the Retain the pr	is form. On the top of any addition of by Property (Official Form 106D o do with the property that	), fill in the  Did you claim the property as exempt on Schedule C?	
Both debtors Be as complete write your nare Part 1:  1. For any creinformation identify the Creditor's name:  Description	must sign and date to te and accurate as po me and case number  List Your Creditors W editors that you liste on below. e creditor and the pro S	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	what do you intend to secures a debt?    Surrender the Retain the pr	is form. On the top of any addition and by Property (Official Form 106D do do with the property that be property and redeem it	o), fill in the  Did you claim the property as exempt on Schedule C?	
Both debtors Be as complete write your nare Port 1:  1. For any creinformation identify the Creditor's name:	must sign and date to te and accurate as poon me and case number  List Your Creditors W editors that you liste on below. e creditor and the pro- S	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	What do you intend to secures a debt?  Surrender the Retain the pr	is form. On the top of any addition and by Property (Official Form 106D) to do with the property that be property and redeem it property and enter into a	o), fill in the  Did you claim the property as exempt on Schedule C?	
Both debtors Be as complete write your nare.  1. For any creditory the Creditory name:  Description property securing	must sign and date to te and accurate as poon ne and case number  List Your Creditors We editors that you liste on below. e creditor and the pro- S  ion of  debt:	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	what do you intend to secures a debt?    Surrender the Retain the prediction of the	is form. On the top of any addition and by Property (Official Form 106D) to do with the property that e property and redeem it coperty and enter into a contract of Agreement.	Did you claim the property as exempt on Schedule C? No Yes	
Both debtors Be as complete write your nare Part 1:  1. For any creinformation identify the Creditor's name:  Descripting property	must sign and date to te and accurate as poon ne and case number  List Your Creditors We editors that you liste on below. e creditor and the pro- S  ion of  debt:	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	What do you intend to secures a debt?  Surrender the Retain the precedent Retain Retain the Retain the Precedent Retain the Re	is form. On the top of any addition and by Property (Official Form 106D) to do with the property that ee property and redeem it roperty and enter into a nagreement.	Did you claim the property as exempt on Schedule C? No Yes	
Both debtors Be as complete write your nare.  Port 1:  1. For any creditor's name:  Description property securing  Creditor's name:  Creditor's name:	must sign and date to te and accurate as poon ne and case number  List Your Creditors We editors that you liste on below. e creditor and the pro- s tion of debt:	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	What do you intend to secures a debt?  Surrender the Retain the pr Retain the pr Retain the pr Surrender the Retain the pr Retain the pr Retain the pr Retain the pr	is form. On the top of any addition and by Property (Official Form 106D) to do with the property that e property and redeem it coperty and enter into a contract of Agreement.	Did you claim the property as exempt on Schedule C? No Yes	
Both debtors Be as complete write your nare.  1. For any creditor's creditor's name:  Description property securing.	must sign and date to the and accurate as poon ne and case number  List Your Creditors We editors that you liste on below. The creditor and the pro- s tion of debt:  S tion of	he form.  possible. If more space is need (if known).  Iho Have Secured Claims  d in Part 1 of Schedule D: Cr	What do you intend to secures a debt?  Surrender the Retain the pr Retain the pr Retain the pr Surrender the Retain the pr Retain the pr Retain the pr Retain the pr	is form. On the top of any addition and by Property (Official Form 106D) to do with the property that the property and redeem it toperty and enter into a configuration of the property and [explain]:	Did you claim the property as exempt on Schedule C? No Yes	

securing debt: Retain the property and [explain]: ☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: \_\_ □No Creditor's ☐ Surrender the property name: Retain the property and redeem it Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: \_ Page 1 of 2 Official Form 108 Record # 701119 Statement of Intention for Individuals Filing Under Chapter 7

Annie

Case 16-08643

Doc 1

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Desc Main

First N

ame	Middle Na

Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schedule G: Executor	y Contracts and Unexpired Leases (Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are lea	ses that are still in effect; the lease period has not yet
ended. You may assume an unexpired personal property lease if the trustee does r	ot assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any prop	erty of my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
★ /s/ Annie Renee Stamps ★	
Signature of Debtor 1 Signature of De	ebtor 2
Date Dated: 03/02/2016	
MM / DD / YYYY MM / DE	) / YYYY

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re		
Annie Renee Stamps / Debtor	Case No:	
	Chapter: Chapter 7	
DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR	
compensation paid to me within one year before the filing of	(b), I certify that I am the attorney for the above named debt the petition in bankruptcy, or agreed to be paid to me, for se emplation of or in connection with the bankruptcy case is as	ervices
For legal services, I have agreed to accept	\$2,095.00	
Prior to the filing of this statement I have received	\$375.00	
Balance Due	<u>\$1,720.00</u>	
2. The source of the compensation paid to me was:		
Debtor(s) Other: (specify		
3. The source of compensation to be paid to me is:		
Debtor(s) Other: (specify		
outer. (speen)		. 4
I have not agreed to share the above-disclosed composing law firm.	npensation with any other person unless they are members ar	id associates
I have carred to show the show displaced common	agetion with a other person or persons who are not marshare	or oggovietos
	assation with a other person or persons who are not members	or associates
<ol><li>In return for the above-disclosed fee, I have agreed to re case, including:</li></ol>	ender legal service for all aspects of the bankruptcy	
<ul> <li>a. Analysis of the debtor's financial situation, and repair pankruptcy;</li> </ul>	ndering advice to the debtor in determining whether to file a	petition in
b. Preparation and filing of any petition, schedules, st	atements of affairs and plan which may be required;	
c. Representation of the debtor at the meeting of cred	itors and confirmation hearing, and any adjourned hearings	thereof;
<b>5.</b> By agreement with the debtor(s), the above-disclosed fe	ee does not include the following service:	
Fee does NOT include missed meeting or court	dates, amendments to schedules, adversary complaints	or conversions to another
chapter, judicial lien avoidances, dischargeability actions, other	her contested matters except the first meeting of creditors.	
	CERTIFICATION	
I certify that the foregoing is a complete payment to	e statement of any agreement or arrangement for	
me for representation of the debtor(s) in this	s bankruptcy proceedings.	
Date: 03/12/2016	/s/ Jonathan Daniel Parker	
Date	Signature of Attorney	
	Geraci Law L.L.C.	
	Name of law firm	

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National Headquarters: 55 E. Monroe Sheet, #3400 Chicago 9 602.332.1800 help@geracilaw.com

Date: 1/21/2016

Consultation Attorney: PAR

Record #: 701-119



#### **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 7 bankruptcy under the following terms and conditions: Attorney fees for the Chapter 7 bankruptcy are \$ 3 0 5. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case. Fees are "flat fees" and "advance payment retainers" for pre-filling work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13. I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court. If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway. Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures. Dated: (Joint Debtor) ttorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Annie Renee Stamps / Debtor	Bankruptcy Docket #:
	Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/02/2016 /s/ Annie Renee Stamps

**Annie Renee Stamps** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Annie Renee

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/02/2016	15/ Annie Renee Stamps	
	Annie Renee Stamps	
Dated: 03/12/2016	/s/ Jonathan Daniel Parker	
	Attorney: Jonathan Daniel Parker	

Form B 201A. Notice to Consumer Debtor(s) Record # 701119 Page 2 of 2

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Debtor 1	Annie	Renee	Stamps	Case Number <i>(if kno</i> w	vn)
	First Name	Middle Name	Last Name		
139	Answer These Question	s for Reporting Purposes			
1	/hat kind of debts do ou have?	as "incurred by ar  No. Go to line Yes. Go to line 16b. Are your debts money for a busin  No. Go to line Yes. Go to line	n individual primarily for a per 16b. ne 17. se primarily business del ness or investment or through 16c. ne 17.	ebts? Consumer debts are defined personal, family, or household purposes. Business debts are debts thaugh the operation of the business of the consumer debts or business debts.	ose." t you incurred to obtain r investment.
C D a e a a a	are you filing under chapter 7? To you estimate that after ny exempt property is xcluded and dministrative expenses re paid that funds will be vailable for distribution or unsecured creditors?	Yes. I am filing u	ng under Chapter 7. Go to inder Chapter 7. Do you e ive expenses are paid that	line 18. stimate that after any exempt prope funds will be available to distribute	erty is excluded and to unsecured creditors?
у	low many creditors do ou estimate that you we?	□ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 5,00	00-5,000 01-10,000 001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
е	low much do you estimate your assets to be worth?	\$0-\$50,000  \$50,001-\$100,00  \$100,001-\$500,0  \$500,001-\$1 mill	00	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
е	dow much do you estimate your liabilities o be?	■ \$0-\$50,000 □ \$50,001-\$100,00 □ \$100,001-\$500,0 □ \$500,001-\$1 mill	00 □ \$10 000 □ \$50	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
1117	Sign Below				
For yo	ou	correct.  If I have chosen to file title 11, United States Chapter 7.  If no attorney represer this document, I have  I request relief in acco I understand making a with a bankruptcy cass 18 U.S.C. §§ 152, 134  Signature of Det	under Chapter 7, I am awa Code I understand the relief of the second of the control of the chapter of the control of the contr	Signature	ander Chapter 7, 11,12, or 13 of and I choose to proceed under an attorney to help me fill out fied in this petition.  property by fraud in connection 20 years, or both.
		Executed on	3 / 0 2 /2016 MM / DD / YYYY	Executed	MM / DD / YYYY

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Fill in this in	formation to iden	tify your case:		
Debtor 1	Annie	Renee	Stamps	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number	r		· ·	
,,				

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

- Green	Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
■ No								
Yes.	. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)					
Under pe correct.	enalty of perjury, I declare that I have read the summ	nary and schedules filed with	this declaration and that they are true and					
	Mis R Hamps	Signature of Debtor 2						
Date	: <u>3 / 02 /</u> 2016 MM / DD / YYYY	DateMM / DD / Y	YYY					

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Debtor 1	Annie	Renee	Stamps	Case Number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before yo titutions, creditors, c		you give a financial statem	nent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details			
	denotice in	Date is	sued	
131,03	Sign Below			
ansv in co	vers are true and cor	rect. I understand that mal kruptcy case can result in	ing a false statement, cond	nents, and I declare under penalty of perjury that the cealing property, or obtaining money or property by fraud prisonment for up to 20 years, or both.
**************************************	Office 1 Signature of Debtor	2. Stamps	€ Signatu	re of Debtor 2
enemplate and GT des. Additional and the confidence of the confide	Date 3,02	<u>/2016</u> <u>YYYY</u>	Date _	MM / DD / YYYY
Did	you attach additiona	pages to Your Statement	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
rustos-scritto	No			
1 -	Yes			
Did	you pay or agree to p	pay someone who is not ar	attorney to help you fill ou	ut bankruptcy forms?
The second second	No			
	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).
13-45				

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ebtor 1	Annie	Renee	Stamps	Case Number (if known)
	First Name	Middle Name	Last Name	
Part 2	ń.			
ocucs.				
				Will the lease be assumed?
				□ No
Less	sor's name:			
Doo	cription of leased			☐ Yes
	erty:			
Pior				
l es	sor's name:			□ No
	50, 6 114.115.			
Des	cription of leased			
	perty:			
Les	sor's name:			□ No
Accessed to be for the				☐ Yes
Des	cription of leased			
pro	perty:			
and the second section is				
Les	sor's name:			□No
***************************************				☐Yes
	scription of leased			
pro	perty:			
			SECRETARISES PRODUCE AND COMPANY OF ANY AND AND AND AND AND AND AND ANY AND ANY AND ANY AND ANY AND ANY AND AND ANY AND AND AND ANY AN	□No
Les	sor's name:			
<u> </u>				□Yes
	scription of leased perty:			
pro	perty.			
Loc	ssor's name:			□No
Les	SSOI'S Haine.			
De	scription of leased			L1 163
1	perty:			
programme de participa de la constante de la c				
Les	ssor's name:			☐ No
				☐ Yes
De	scription of leased			
pro	perty:			
Seal-constructions		s ewa zamoniko mateka niskiera niskieta koje i koje katologi koje i Mateka niskieta i koje politici k		with the second production of the second produ
401	Sign Below			
				ty of my estate that secures a debt and any
person	al property that is subj	ect to an unexpired lease	i <sub>n</sub>	
	() -0	X far as		
x _	Chine K.	Simp	×	
Si	gnature of Debtor 1	v ¬	Signature of Debt	or 2
Di	ate Dated: 3,00		Date	
٥,	MM / DD / YYYY	_	MM / DD /	/ YYYY

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#### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise. & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
  6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse) Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
  a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others. e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITIONIS ACCURATE!!!!

Dated: 3/02/2016 June K-Stamps-	X Date & Sign
Annie Renee Stamps	

Record # 701119 Asset Disclosure Page 1 of 1

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Annie Renee Stamps / Debtor

Bankruptcy Docket #:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 3 1 02 /2016

Annie Rense Stamps

X Date & Sign

B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

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Deb	tor 1	Annie	Renee	Stamps Last Name		Case	e Number <i>(if kn</i>	own)			
matches on beautiful Valuatiful V		First Name	made raffic	Last Harre		Deb	<i>ımn A</i> tor 1		Column Debtor non-fili		e
8. I	Jnem	ployment o	compensation			\$	0.00		\$	0.00	
			mount if you contend that the amo Security Act. Instead, list it here:	ount received was a be	enefit				***********		Appropriet
											the state of the s
	For y	our spouse		*****							an Abhanadh Air
9.	Pens benef	ion or retir it under the	ement income. Do not include any Social Security Act.	y amount received tha	t was a	\$	0.00		\$	0.00	
	Do no	ot include ar	other sources not listed above.  ny benefits received under the Soc var crime, a crime against humanity ssary, list other sources on a sepa	ial Security Act or pay y, or international or d	ments received omestic						
						\$	0.00		\$	0.00	
	10b					\$	0.00		\$	0.00	
1			ts from separate pages, if any.			\$	0.00		\$	0.00	
11.	Calcı colun	ulate your t	otal current monthly income. Acd the total for Column A to the total	ld lines 2 through 10 f il for Column B.	or each	\$	3,595.38	+	\$	0.00	= \$ 3,595.38
P	art 28	Deter	mine Whether the Means Te	st Applies to You							
	Calci 12a	ulate your	current monthly income for the y	year. Follow these ste	ps.		Conv	line	11 here	12a.	\$ 3,595.38
	120.	, , ,	12 (the number of months in a ye							L	x 12
	12b.	, , ,	is your annual income for this part	·						12b.	\$ 43,144.56
13.	Calc	ulate the m	edian family income that applies	s to you. Follow these	steps:					£.,,	, magagagagaga, ang ang magagagagagagagagagagagagagagagagagaga
- Colonia			n which you live.	Γ IL							
			er of people in your household.	3							
And and a second										[	
AND THE PERSON NAMED AND THE PERSON NAMED IN	To fir	nd a list of a	n family income for your state and pplicable median income amounts nis form. This list may also be avai	, ao online usina the l	ink specified in the	e sepa	arate			13	\$ 72,343.00
14	How	do the line	es compare?								
7000000	14a.	X Line 12b Go to Pa	o is less than or equal to line 13. O art 3.	n the top of page 1, cl	neck box 1, There	is no	presumption	of al	ouse.		
	14b.		o is more than line 13 On the top of art 3 and fill out Form 122A-2.	of page 1, check box 2	, The presumption	n of al	ouse is deteri	mine	d by Fori	m 122A-2.	
G	කැලි	Sign I	Below								
The second secon		By signing	here, I declare under penalty of p	erjury that the informa	tion on this staten	nent a	ind in any att	achn	nents is t	rue and co	orrect.
and the second second		<u></u> <u> </u>	unie R. Stamp								
			Annie Renee Stamps								
CONTRACTOR OF THE PARTY OF THE		Date:	3,02,12016								
and the same of		If you che	cked line 14a, do NOT fill out or fil	e Form 122A-2							
		If you che	cked line 14b, fill out Form 122A-2	and file it with this for	m.						

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Form B 201A, Notice to Consumer Debtor(s)

In re Annie Renee Stamps / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: <u>9</u> 1 02 12016

Annie Renee Stamps

X Date & Sign

Dated: 3 / 1 2016

Attorney: Jonathan Daniel Parker

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Debtor 1	Annie	Renee	Stamps	Case Number (	(if known)			
	First Name	Middle Name	Last Name					
represe if you a by an a	r attorney, if you are nted by one re not represented ttorney, you do not file this page.	proceed under Chap each chapter for whi 11 U.S.C. § 342(b) a the information in the	e debtor(s) named in this petition, ter 7, 11, 12, or 13 of title 11, Un the the person is eligible. I also cond, in a case in which § 707(b)(4 e schedules filed with the petition between the petition and Daniel Parker	ited States Code, and have ex ertify that I have delivered to tl )(D) applies, certify that I have	plained the relief availane debtor(s) the notice	able under required by		
		Geraci Law L.L.C.						
		Firm name						
		55 E. Monroe St., #3400						
		Number Str	eet					
		Chicago	)	IL	60603			
		City		State	ZIP Code			
		Contact Phone	a 312-332-1800	Email ad	<sub>ldress</sub> <u>ndil@gera</u>	cilaw.com		
		629737	8		IL			
		Bar number		State	State			

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B2030 (Form 2030) (12/15)

		States Bankruptcy Court strict of Illinois Eastern Division	Й
In re			
Annie Renee S	Stamps / Debtor	Case No:	
. IIIII ROMOO	, and the second	Chapter:	Chapter 7
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEB	TOR
compensation	paid to me within one year before the filing	16(b), I certify that I am the attorney for the above of the petition in bankruptcy, or agreed to be paintemplation of or in connection with the bankrupter.	d to me, for services
For legal	services, I have agreed to accept	\$2,095.00	
Prior to t	the filing of this statement I have received	<u></u>	
Balance	Due	\$1,970.00 17 2g	
2. The source	ce of the compensation paid to me was:		
De	btor(s) Other: (specify		
3. The source	ce of compensation to be paid to me is:		
D	ebtor(s) Other: (specify		
4. I ha		compensation with any other person unless they as	re members and associates
of my law firm			
I ha	ve agreed to share the above-disclosed com	pensation with a other person or persons who are	not members or associates
5. In return case, incl		o render legal service for all aspects of the bankru	aptcy
a. Ana bankruptcy;	alysis of the debtor's financial situation, and	rendering advice to the debtor in determining wh	nether to file a petition in
b. Prep	paration and filing of any petition, schedules	s, statements of affairs and plan which may be rec	quired;
c. Rep	presentation of the debtor at the meeting of c	reditors and confirmation hearing, and any adjou	rned hearings thereof;
6. By agree	ement with the debtor(s), the above-disclose	d fee does not include the following service:	
Fee doe chapter, judic	es NOT include missed meeting or cou ial lien avoidances, dischargeability actions	art dates, amendments to schedules, adversar, other contested matters except the first meeting	ry complaints or conversions to anothe of creditors.
	I certify that the foregoing is a compayment to me for representation of the debtor(s) in Dated: 2 / 1 / 2016  Date	CERTIFICATION plete statement of any agreement or arrangement this bankruptcy proceedings  Signature of Attorney	for
		Geraci Law L.L.C.  Name of law firm	

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